



# Lucky Investments

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## LUCKY ISLAMIC FIXED TERM FUND PLAN 23 INDICATIVE TERM SHEET

|                                                          |                                                                                                                                                                                                                                                                                                   | Expected Rate of Return |                   |
|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------|
|                                                          |                                                                                                                                                                                                                                                                                                   | 10.75% to 11.25% P.A    |                   |
| Fund Category                                            | Fixed Rate/Return Fund                                                                                                                                                                                                                                                                            |                         |                   |
| Fund Type                                                | Open End                                                                                                                                                                                                                                                                                          |                         |                   |
| Risk Profile / Principal Erosion Risk                    | Low Risk / Principal at Low Risk                                                                                                                                                                                                                                                                  |                         |                   |
| Investment Objective                                     | The objective of the Plan is to provide disclosed expected return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities/instruments including placements and deposits                                                                                         |                         |                   |
| Asset Allocation                                         | Authorized Investment Avenues                                                                                                                                                                                                                                                                     | Exposure Limit          | Instrument Rating |
|                                                          | Cash at bank with Islamic Banks or Islamic windows of Conventional Banks.                                                                                                                                                                                                                         | 0% - 100%               | AA & Above        |
|                                                          | Shariah compliant bank deposits and placements including Islamic Term Deposit Receipts (I-TDRs) Shariah complaint Certificate of Deposit (COD) Certificate of Musharaka (COM) and other Placements, with Islamic banks or windows of conventional banks, islamic financial institutions & DFI's.* | 0% - 100%               | AA & Above        |
|                                                          | Shariah compliant GOP issued/guaranteed securities                                                                                                                                                                                                                                                | 0% - 100%               | N/A               |
| IPO Date                                                 | 20 July, 2026                                                                                                                                                                                                                                                                                     |                         |                   |
| Subscription Days                                        | 21 July 2026 to 23 July 2026                                                                                                                                                                                                                                                                      |                         |                   |
| Maturity Date                                            | 21 August 2026                                                                                                                                                                                                                                                                                    |                         |                   |
| Conversion of Units at the time of Maturity of LIFTFP 23 | At the time of maturity of LIFTFP23, the units available may be converted to the Units of Shariah Compliant Money Market Collective Investment Schemes and /or Shariah Compliant Fixed Rate/ Return Scheme under Management of Lucky Investments Limited as directed by the Unit Holder(s).       |                         |                   |
| Performance Benchmark                                    | PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.                                                                                                                                                                 |                         |                   |
| Key Benefits                                             | Expected Return at the Maturity.                                                                                                                                                                                                                                                                  |                         |                   |
|                                                          | Low Risk Product; suitable for investors looking for short-term investment horizon.                                                                                                                                                                                                               |                         |                   |
|                                                          | No front-end load.                                                                                                                                                                                                                                                                                |                         |                   |
| Target Market                                            | Individuals, Banks, DFI's, HNWI's, Corporates, Employee Retirement and Endowment Fund, Insurance Companies, Trusts, NGOs and Charitable Organization                                                                                                                                              |                         |                   |
| Profit Distribution                                      | At the Maturity of the Plan                                                                                                                                                                                                                                                                       |                         |                   |
| Management Fee ( % per annum)                            | Up to 1.00% p.a.                                                                                                                                                                                                                                                                                  |                         |                   |
| Contingent Load                                          | Early withdrawal shall be subject to contingent load. Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of Investment Plan property.                                                                                                    |                         |                   |
| Auditor                                                  | A.F. Ferguson and Co, Chartered Accountants                                                                                                                                                                                                                                                       |                         |                   |
| Trustee                                                  | Central Depository Company of Pakistan Ltd.                                                                                                                                                                                                                                                       |                         |                   |

Note: • Investment in IPO shall not be redeemed. • This term sheet is developed to reflect the basic features of the Plan and is not intended to use as a substitute for Fund's Offering Document.

\*The maturity of the placements shall not exceed that of the plan.

### Risk Disclaimer:

All Investments in mutual Fund are subject to market risks. The NAV of Units may go down or up based on the market conditions and there are no guaranteed returns. The investors are advised in their own interest to carefully read the contents of the Offering Document, in particular the Investment Policies mentioned in clause 2, Risk Factors mentioned in clause 2.8, Taxation Policies mentioned in Clause 7 and Warnings in Clause 9 before making any investment decision